



Order Filed on March 27, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
KML Law Group, P.C. By: Denise Carlon, Esquire 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 Attorneys for Secured Creditor: BANK OF AMERICA, N.A.
In Re: Jocelyn L. Abrenica f/k/a Jocelyn L Gran, Debtor.

Case No.: 23-10301 VFP
Adv. No.:
Hearing Date: 3/16/2023 @ 8:30 a.m.
Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 27, 2023



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2

Debtor: Jocelyn L. Abrenica f/k/a Jocelyn L. Gran

Case No.: 23-10301 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 46 Wenonah Avenue, Lake Hiawatha, NJ, 07034, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to pay the arrearage claim in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to the claim and notices of payment change and;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Jocelyn L Abrenica
Debtor

Case No. 23-10301-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 27, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID	Recipient Name and Address
db	+ Jocelyn L Abrenica, 46 Wenonah Ave, Lake Hiawatha, NJ 07034-2717

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. dmcdonough@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott D. Sherman	on behalf of Debtor Jocelyn L Abrenica ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5